

Parental Permission Letter

To the parents of Baptist Bible College Intercollegiate Athletes:

We are pleased to have your son/daughter as a student at Baptist Bible College and hope that he/she will achieve academic, social, and athletic success.

Each student athlete is required to have a physical examination prior to participating in any intercollegiate sport. The final decision on physical qualification or reason for rejection is the responsibility of the athletic director. The athletic director also makes the decision on when an athlete may return to competition after an injury.

Accidents do occur and we attempt to provide our athletes with the very best possible care. Medical bills may be incurred when the athlete is treated for bodily injury due to an accident while participating in intercollegiate sports, whether it be during practice or a game.

It is important to report all injuries immediately to the coach/athletic director and complete the necessary incident report within 24 hours of the occurrence. Failure to comply with these requirements may result in our inability to submit your claim to our supplemental carrier for payment.

The NCAA/NAIA/NCCAA discourages any college or university from providing coverage or paying the bills incurred for expenses related to illnesses or conditions which are not sustained as the direct result of an accident in our intercollegiate sports program. (This includes pre-existing conditions and non-athletic injuries).

Baptist Bible College provides a supplemental policy through 1st Agency for your son/daughter in case accidents occur while participating in the play or official practice of intercollegiate sports, including sponsored and authorized team travel. This coverage does not include intramural sports activities.

If and when an accident occurs and medical treatment is necessary; it is important to know what the parental/student responsibilities are. If your insurance coverage is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) you must follow the proper procedure required by your insurance plan in order for you to receive the most from your benefits. This is especially important if your plan requires pre-authorization to have your son/daughter treated out of your plan's service area. All medical bills for your son/daughter incurred as the result of an accident in the intercollegiate sports program will be filed under your insurance first and are ultimately your responsibility. Here is the information you need to be aware of should an injury take place:

- A. After you are aware what providers your insurance company is contracted with, seek appropriate treatment for your son/daughter should an injury occur. Submit all charges through your insurance carrier. If you and your spouse both carry

insurance, you will need to file a primary and secondary claim. The insurance company will do one of two things.

1. Honor the claim and pay all or a portion of the bills incurred, minus any deductibles or co-insurance amounts. You should receive an explanation of benefits explaining covered and non-covered charges.
 2. Not honor the claim and send you an explanation of benefits denying the charge(s).
- B. If a balance remains after your insurance plan has paid its portion toward the claim, you can submit the remaining amount to 1st Agency. This is our supplemental insurance company that helps to assist athletes with injuries incurred while playing intercollegiate sports. Please send the explanation of benefits from your insurance company and a copy of the itemized bills incurred (this must include procedure and diagnosis codes) for any and all providers. Please send this information to BBC's athletic department at 628 E. Kearney Springfield, MO 65803.
- C. Once the athletic department receives all documentation (explanation of benefits, all procedure codes and diagnosis codes from all providers) the documentation will be sent to 1st Agency in Kalamazoo, MI. If 1st Agency needs any additional information, please cooperate with them to ensure timely processing of your claims. It is in your best interest to have the claim settled promptly since all the bills incurred are in your name and ultimately are your financial responsibility. There is no guarantee of payment from 1st Agency; it is simply a supplemental plan. If 1st Agency denies your claim, payment will be your responsibility.

Parents should retain a copy of this letter for future reference. In addition, we ask that you complete the Parent-Student Insurance form on our website in detail and return it to us prior to your child's participation in any athletic tryout, practice, or game. You will also need to be sure your Son/Daughter has a current physical from a doctor clearing them to play contact sports. Your son/daughter will not be cleared to participate in any intercollegiate sports or practices until the BBC Athletic Office receives a signed copy of this letter, the Parent-Student Insurance Form and the current Physical from your Doctor. You may fax the forms to 417-268-6694 with attention to the Athletic Department. You may also scan and email your forms to jsparks@gobbc.edu or delliott@gobbc.edu. We appreciate your prompt attention to this matter to minimize any delays in your Son/Daughter's participation in our intercollegiate sports program. We look forward to seeing our student athletes compete for the cause of Christ, while also receiving a great education.

Student Signature _____ Date _____
Printed Student Name _____

Parent Signature _____ Date _____
Printed Parent Name _____

Sincerely,
Dan Elliott
Athletic Director